



Annexure A

PRODUCT 1 – Leopards Hospital CashBack Takaful

1. PRODUCT NAME:

“Leopards Hospital CashBank Takaful”

2. PRODUCT TYPE:

Individual Per day Cashback in case of Hospitalization

3. SCOPE OF COVERAGE:

- 1- Per day Cash payment in case of hospitalization due to Illness
- 2- Treatment due to Accidental injuries up to the annual limit
- 3- Funeral Expenses payable due to death of covered member

4. ELIGIBILITY:

COVERAGE ELIGIBILITY	Age at Entry	Age at Expiry
1. Individual ONLY	From 18 Years to 64 Years	65 Years
2-A valid CNIC must require for Enrollment		

5. DESCRIPTION OF BENEFITS AND COVERAGE:

Schedule of Benefits				
Plans	Plan A	Plan B	Plan C	Plan D
Admission in Hospital Ward/Room-Cash Benefits Per Day	600	1,200	2,200	3,300
Admission in Hospital ICU - Cash Benefits Per Day	1,200	2,400	4,400	6,600
Accidental Hospitalization Reimbursement Annual Limit	15,000	30,000	60,000	90,000
Funeral Expenses: Payable in case of death of covered member	10,000	15,000	20,000	25,000

6. UNDERWRITING TERMS AND CONDITION:

1	Period of Takaful is for One Year
2	✓ Patients covered by this policy are entitled to a minimum hospital stay of 1 day and a maximum of 30 days for a single hospital confinement. ✓ The overall limit for hospitalization is set at 60 days within a given policy period
3	15 days waiting period will be applied from the commencement date of coverage for hospitalization due to illness
4	Hospitalization due to accident will be covered from the date of commencement.
5	30 days waiting period will be applicable between consecutive hospitalizations due to same ailment.
6	✓ In case of hospitalization due to an accident, amount will be paid up to a maximum annual limit as per respective plan and per day compensation will also be paid as per plan. ✓ Treatment in a clinic in case of accident is payable as per respective plan and subject to availability of annual limit. However, daily hospitalization benefit will not be paid.
7	FREE LOOK PERIOD is 14 days from the date of Enrollment/Contribution paid. Contribution will be refund if no claim has been submitted/availed during FREE LOOK PERIOD.
8	Territorial Limit-Coverage is allowed only within the boundaries of Pakistan.

7. CONTRIBUTIONS:

Schedule of Contributions				
Plans	Plan A	Plan B	Plan C	Plan D
Gross Contribution	431	776	1,379	2,069
Federal Insurance Fee (FIF) @ 1% of Gross Contribution	4	8	14	21
Sindh Sales Tax (SST) @ 15% on Gross Contribution	65	116	207	310
Net Contribution	500	900	1,600	2,400

Note: Admin SC Rs. 2,000 and Stamp duty Rs.500 will be charged on overall invoice amount



8. CONTRIBUTION RECEIVE AND COMMISSION PAYMENTS:

Schedule of Contribution Receive and Commission Disbursement		
Descriptions	Date	To be done by
• Issuance of Contribution Invoice	1st week of each month	Shaheen Insurance
• Payment of Contribution via cheque/online	After 7 days from the date of Invoice received	Leopards
• Disbursement of Commission	After 7 days from the date of Contribution received	Shaheen Insurance

9. ENROLLMENT PROCESS:

1. LEOPARDS will open a products in the products booking system as per the data requirements mentioned by Shaheen Insurance Company Limited-Window Takaful Operator
2. LEOPARDS sales personnel will approach walk-in-Customers and counsel customers explaining the product coverage and benefits and all terms and condition.
3. Willing Customers will provide necessary information to the sale personnel to fill-out a digital Form and pay respective contribution amount at the payment counter
4. After payment received, LEOPARDS will issue an official payment receipt to the custom. Customer will also receive a Welcome message via SMS from LEOPARDS which include Confirmation of Enrollment and a link of e-policy terms and condition. (By clicking the link customer can see detailed POLICY /Terms and Condition wordings and can keep as record by downloading)
5. Daily MIS (List of Covered Members) will be shared on real time basis via automated email to the following email addresses according to the prescribed data format given to leopards: nisar.karim@Shaheeninsurance.com and m.javed@Shaheeninsurance.com

Name of Member	DOB/AGE	CNIC No.	Address	Mobile No	Plan	Contribution	LEOPARDS Area Code	Nominee Name (In case of death of member for payment of Funeral Expenses)	Relationship with Member	CNIC No. of Nominee

10. GENERAL POLICY EXCLUSIONS:

The followings are the exclusions for Hospitalization Expenses Takaful:

1. Any Pre-existing conditions
2. Pregnancy, Childbirth, abortion and any complication thereof
3. Willful self-inflicted injury while sane or insane or unreasonable failure to seek or follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or involuntarily taken.
4. Any type of Dental and OPD treatment

The followings are the exclusions for Accidental Medical Expense Takaful

1. Self-destruction or self-inflicted injury, while sane or insane, or any attempt there at; under the influence of contraband drugs/drinks.
2. Natural catastrophes, War, declared or undeclared, or any act of war or insurrection, or as a result of a strike, riot, and civil commotion.
3. The commission or attempted commission of an act which would subject to the person to civil or criminal penalties, or the contravention of any law.
4. Complications arising from an attempt of murder, homicide, manslaughter, assault, assassination, slaying or any malicious or criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in medical expenses incurred by the Life Covered.



11. CLAIM PROCESS:

1. Covered member of LEOPARDS customers will avail treatment from any of the service provider (Hospitals/clinics) and make upfront payment to the service provider and claim reimbursement from Shaheen Insurance.
2. Covered member of LEOPARDS Customers will send their Claim Documents by using any of the following sources:
 - ✓ **Dispatch to Shaheen Insurance to the below address:**
Shaheen Insurance Company Limited-Window Takaful Operator
Health Insurance Department,
110, 1st Floor, Falak Corporate City,
Opp. PTCL Customer Care Center, Boulton Market,
Mithadar, KARACHI
Phone: +92 21 32413623
Mobile: +92 300 829 6741/321 241 3622
 - ✓ **LEOPARDS Center:** When LEOPARDS received claims, they will send to Shaheen Insurance via their head office.
3. Covered LEOPARDS Customers will provide following documents at the time of submission of Reimbursement Claim:
 - Original Discharge Certificate
 - Physician/Surgeon Certificate / Doctor's Prescription (If needed)
 - Hospital Record of Admission and Treatment
 - Duly signed Claim Form by the attending physician or surgeon (If needed)
 - Hospital Record of Admission and Treatment
 - All receipts of treatment in case of treatment received in hospital due to accident.
 - Medico legal and police certificate in case of accident, violence and attempted suicide
 - Death Certificate issued from NADRA in case of member died during treatment or to claim Funeral Expenses along with the CNIC No. of legal heirs/Nominee
4. All documents mentioned above are required in original
5. However, Shaheen Insurance reserves the right to ask any further document (s) to proceed the claim
6. Claim must be submitted for reimbursement **within 15 working days** from the date of any event occurred or Discharge from Hospital.

12. TAT FOR CLAIM PAYMENTS:

1. Claim will be paid **within 10 working days** subject to completion of all required documents
2. Shaheen Insurance will disburse **CLAIM CHEQUES** directly dispatched to the given address of the member/policyholder and share claim MIS to the Leopards for their information.

13. GOVERNING LAW AND JURISDICTION:

This MoU shall be governed by and construed under the laws of Islamic Republic of Pakistan.
Signed on this 21st, day of August, 2024 at Karachi.